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Listening to Savings Group Members for Stronger Bank Linkages: Customer Journey Mapping

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- 2 Customer Journey Mapping: A Tool for Understanding the Customer Experience in Their Own Words
- 3 Using Customer Journey Mapping in Financial Institutions: The Experience of SEEP PLG Participants
- 4 Customer Journey Mapping for Improved Financial Services
- 5 Q&A
- 6 Wrap Up and Closing

Customer Journey Mapping: A Tool for Understanding the Customer Experience in Their Own Words

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What we will cover today

1

The power of visualization and why mapping is important for financial inclusion

2

What is Customer Journey Mapping, or what we call Trigger Mapping?

3

Case study



The Power of Visualization

What is Trigger Mapping?

Trigger mapping is a tool to **visualize** and break down information, ideas, systems, services, and programs into individual steps — making problems **easier to see**.



The Power Of Visualization

- Visuals help us communicate complex systems in an easy way
- It makes things more concrete
- White squares allows us to move things around



The Power Of Visualization

- Everyone can be involved
- Groups can help create detailed systems by allowing others to validate and add any gaps in information
- Clear, engaged and aligned



Why is mapping important?

Customer-focused

Address a need or problem that users are facing

Prioritize

Tap into local knowledge and insights (from users and frontline staff)

Mapping is the first step



Let's make journey mapping easy

Customer Journey Framework



First Impressions



Courting



Marriage

Let's try with an example

We want Theary, the Cambodian farmer **to** to sign up for and use Iron Bank's new mobile money savings product .

(Who) (Action)

Meet Theary, the Cambodian farmer

Problem

Theary does not have a safe way to keep her money.

Solution

Iron Bank's mobile money savings product will make it easy and safe for Theary to keep money.



Theary's customer journey



First Impressions



Courting



Marriage

First Impressions - how does she hear?

RADIO SPOT



IRON BANK REPRESENTATIVE
COMES TO HOUSE



FLYER/LEAFLET



IRON BANK AGENT (at shop)



VOICE MESSAGE ON PHONE



PROMOTIONAL EVENT
IN THE VILLAGE



FAMILY OR FRIENDS
WHO HAVE AN ACCOUNT

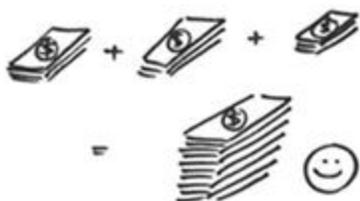


POSTER IN THE VILLAGE



Why say 'yes'?

GROW SAVINGS TO
PAY BACK LOAN



SAFE FROM FIRE



CAN CHECK ACCOUNT
BALANCE ON PHONE



AVOID TEMPTATION TO
BUY SNACKS/SWEETS



SAFER THAN
SAVINGS GROUP



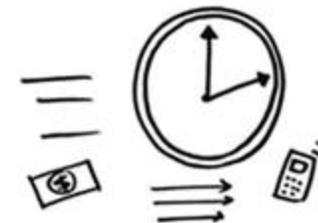
MY HUSBAND CANNOT USE
FOR DRINKING



SAFE FROM THEFT

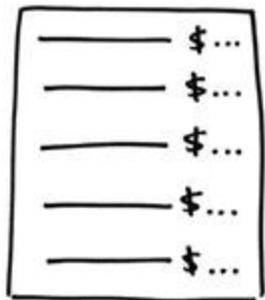


FAST!
CAN SAVE MONEY DIRECTLY ON
PHONE



Why say 'no'?

TOO MANY FEES



DON'T TRUST THE BANK.
What if they close down?



DON'T HAVE ENOUGH
MONEY TO SAVE



CANNOT READ WELL



DON'T HAVE A PHONE



I ALWAYS KNOW HOW MUCH
MONEY I HAVE AT HOME



MY SAVINGS GROUP IS
CHEAPER, EASIER, CLOSER



SYSTEM TOO COMPLICATED



Courting

THEARY GOES TO IRON BANK SHOP
TO ASK ABOUT SAVINGS PRODUCT



IRON BANK AGENT GIVES THEARY
A BROCHURE



THEARY GOES HOME AND
TALKS WITH HER HUSBAND
ABOUT IT



THEARY COLLECTS THE
ACCOUNT OPENING REQUIREMENTS
(KYC)



THEARY GOES TO TOWN AND
PAYS TO GET A PASSPORT
PHOTO



THEARY RETURNS TO THE
AGENT SHOP



AGENT FILLS OUT
APPLICATION FORM



THEARY PAYS A SMALL
REGISTRATION FEE



Marriage

THEARY'S ACCOUNT
IS ACTIVE!



THEARY SETS UP A
SECRET PASSWORD



THEARY MAKES HER FIRST
DEPOSIT ON AGENT'S PHONE



THEARY RECEIVES AN SMS
TO CONFIRM HER DEPOSIT



THEARY RETURNS TO
AGENT SHOP ONCE A WEEK
TO DEPOSIT



THE AGENT HELPS WITH
BOTH DEPOSITS & WITHDRAWALS



WHEN THEARY WANTS TO
CHECK HER BALANCE, SHE
CALLS #1ron777#



THEARY RECEIVES SMS
REMINDERS TO SAVE
MONEY IN HER ACCOUNT



What's a headache?

- Headaches are any points in Theary's journey that she might encounter a challenge or barrier.
- Headaches can lead to Theary's exit or drop out from the journey.



Don't forget to look on the other side of the journey!
Headaches can also be from the perspective of others,
like frontline staff.

Headaches in courting

THEARY GOES TO IRON BANK SHOP
TO ASK ABOUT SAVINGS PRODUCT



IRON BANK AGENT GIVES THEARY
A BROCHURE



Theary cannot read well, info is confusing,
and the agent uses complicated terms
when he speaks.

THEARY GOES HOME AND
TALKS WITH HER HUSBAND
ABOUT IT



THEARY COLLECTS THE
ACCOUNT OPENING REQUIREMENTS
(KYC)



Theary does not have official ID!
She has to deal with the local council,
maybe even bribe him, to get a letter
that can be a substitute.

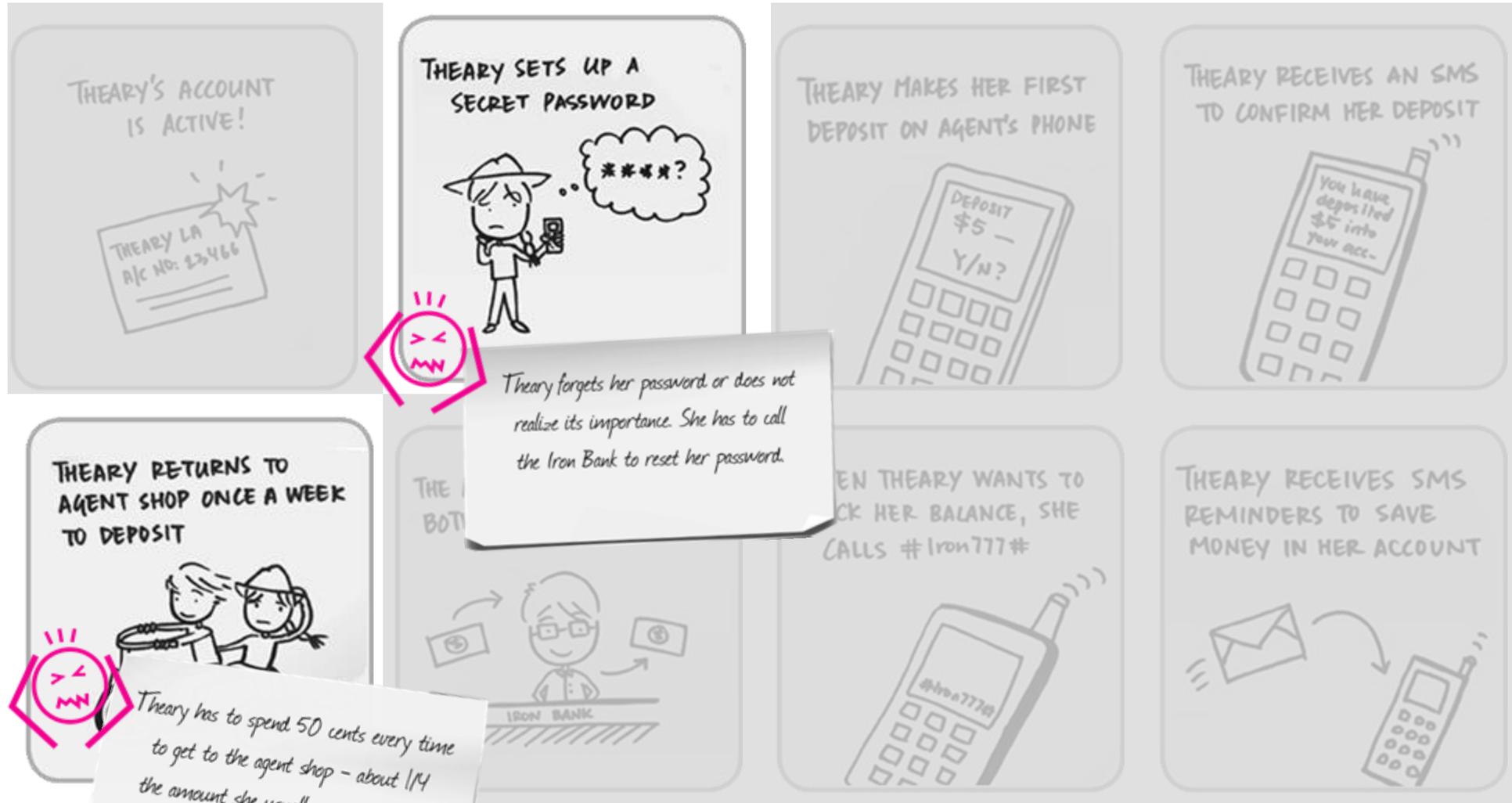
THEARY GOES TO TOWN AND
PAYS TO GET A PASSPORT
PHOTO



AGENT FILLS OUT
APPLICATION FORM



Headaches in marriage



THEORY'S ACCOUNT IS ACTIVE!

THEORY LA
A/C NO: 23466

THEORY SETS UP A SECRET PASSWORD

***?

THEORY MAKES HER FIRST DEPOSIT ON AGENT'S PHONE

DEPOSIT \$5 -
Y/N?

THEORY RECEIVES AN SMS TO CONFIRM HER DEPOSIT

You have deposited \$5 into your acc.

THEORY RETURNS TO AGENT SHOP ONCE A WEEK TO DEPOSIT

THEORY FORGETS HER PASSWORD OR DOES NOT REALIZE ITS IMPORTANCE. SHE HAS TO CALL THE IRON BANK TO RESET HER PASSWORD.

WHEN THEORY WANTS TO CHECK HER BALANCE, SHE CALLS #Iron777#

THEORY RECEIVES SMS REMINDERS TO SAVE MONEY IN HER ACCOUNT

Theory has to spend 50 cents every time to get to the agent shop - about 1/4 the amount she usually wants to save!

The truth is, headaches are very common.

It's not enough to make a good first impression



**First
Impressions**

We need to spend time courting and making a happy marriage



Courting



Marriage

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SEND MONEY HERE

Call Us Toll Free: 321

FOR THE UNEXPECTED?



MEDICAL EXPENSES



SCHOOL SUPPLIES

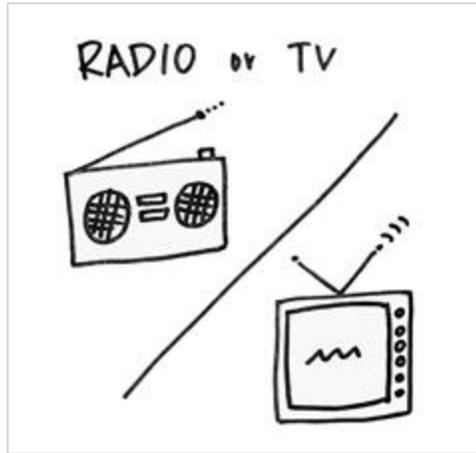


FUNERAL CONTRIBUTIONS

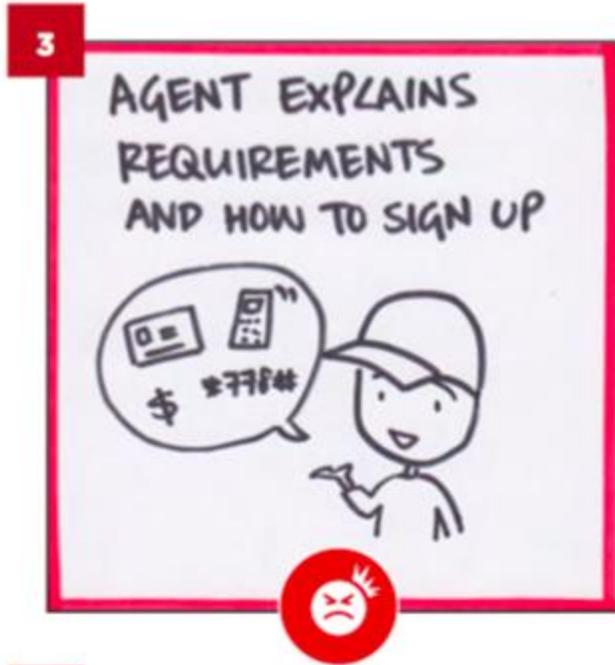
SIGN UP TODAY

UNCDF Zambia

A sample journey



Examples of headaches we came across



Agent does not explain product or procedure well



Tellers doesn't know validation rules for passwords



Agent doesn't have float

Solutions tested to address headaches

For Zoono, training was a huge part of the launch, including how to pitch the product (videos), password rules and an FAQ sheet

Have you heard about Sunga? It's a free account for you to keep money for the unexpected (...) Do you want to sign up?

Guess what? You have a free Sunga account, you just haven't activate it yet. (...) How much would you like to deposit right now to activate it?"



KEEP YOUR PASSWORD SECRET!
6-12 numbers and/or letters

DO NOT USE:

- Your Name
- Your phone number
- Your NRC number
- Same number, e.g. 111111
- Sequence, e.g. 123456, abcdef
- The word "password"

TIPS!

- Use both letters and numbers
- Combine names into one word
- Name of a place you like
- Important date (not birthday!)
- Your favourite food, animal or football team



Solutions tested to address headaches

For Airtel, we tested various things to improve float for agents:

agent-to-agent transfers

emergency e-loans

signage to show services available

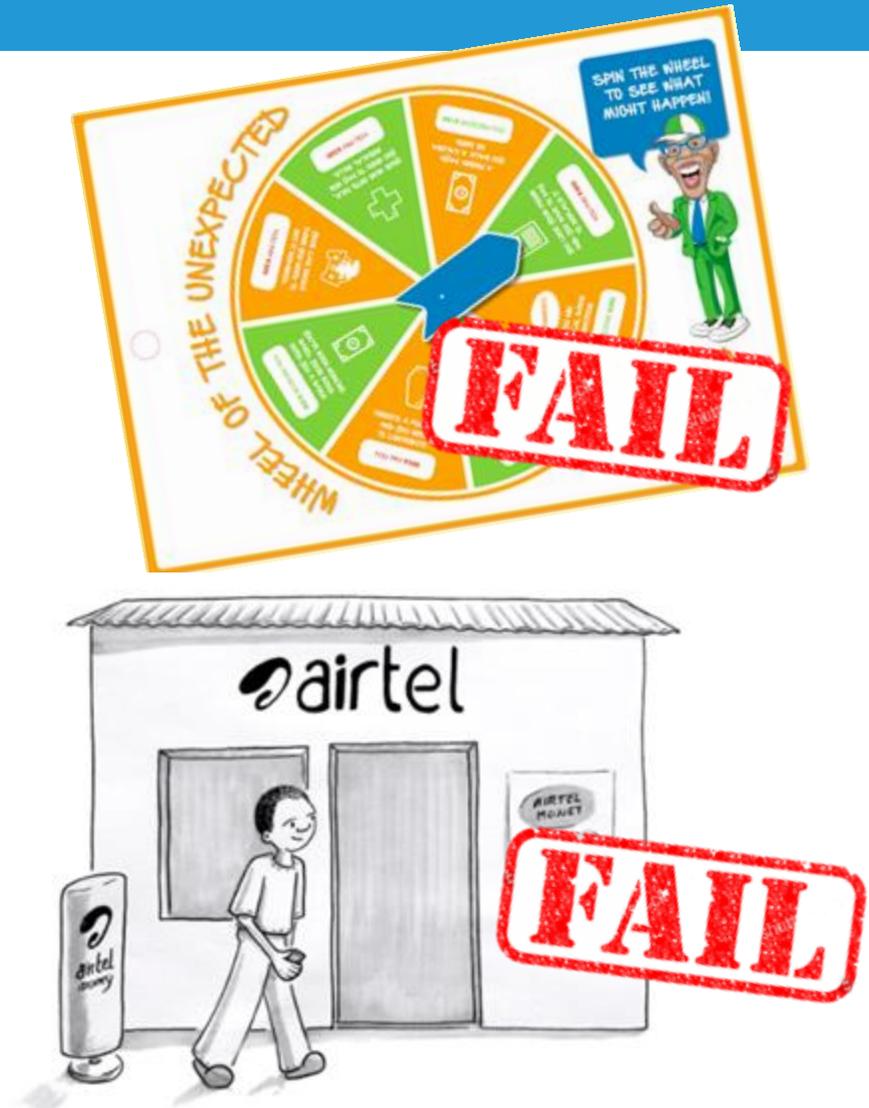


Fail fast, fail early

Identifying and prioritizing headaches
are just the beginning

Not all our ideas worked

Finding the right solutions is about
testing and getting early feedback
so we don't waste resources in the
long run



Lessons learned from journey mapping

“



The journey map was really useful for using with our product developers because it showed them how many times the phone actually gets passed back and forth between the agent and the customer. Otherwise, from their side, it just seems like a small step.”

- Product lead, Zoono

“



It was an eye-opener to us, to see that when you go out in the market, and interact with the final consumer, you can design the product according to the way the customer wants it, not the way you want as a business.”

- Airtel Money Director

The importance of CJM in product development for SGs



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The importance of CJM in product development for SGs

- **Persona title:** Tambudzai
- **Description:** Housewife with a vegetable stall by her house
- **Income:** \$7 Per day
- **Family status:** Single with four Children

First Impressions

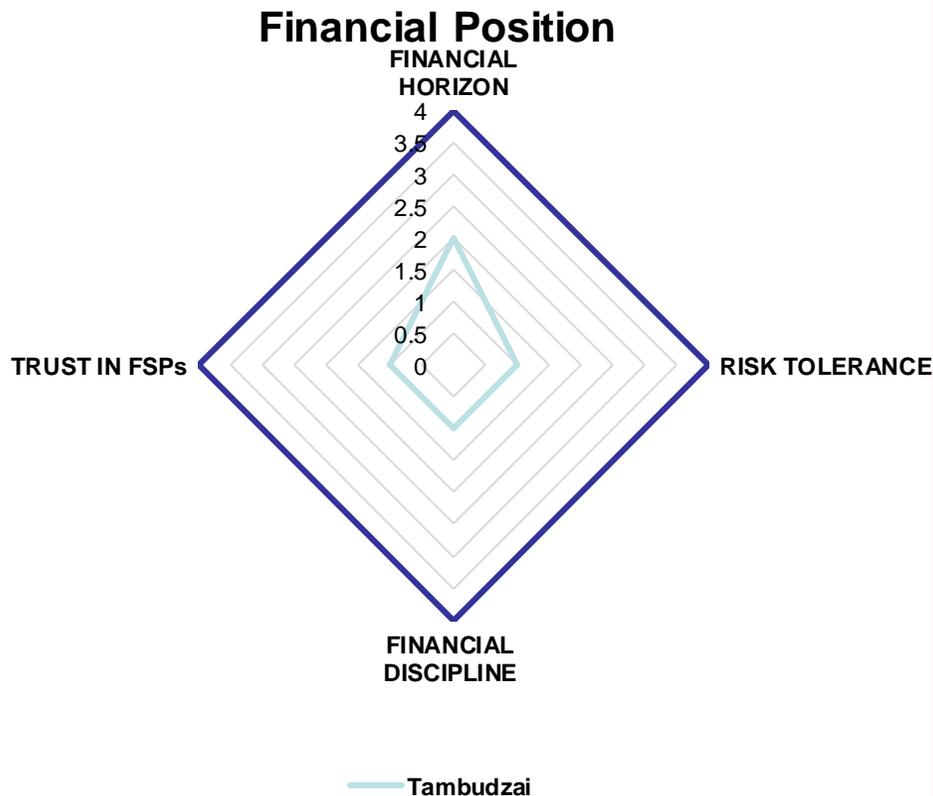
Tambu hears about integrated Savings Club from her personal network of family & friends who have had a chance to interact with the services.

Tambu may say **YES** to integrated Savings Clubs because of:

- The positive vibes from other groups.
- The cash crisis.
- The need to keep a separate wallet away from the control of the spouse

She may decide **NOT** to sign because:

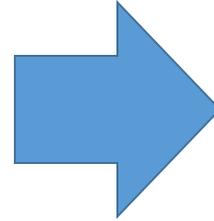
- She may not understand the whole concept of saving on the phone.
- Fear of losing money, (Bank Crisis 2000-2005)
- Lack of trust of any other FSPs



The importance of CJM in product development for SGs

• Courtship

- **Application:** After careful consideration with other group members Tambu will open a group savings account on the integrated Savings Club platform.
- Club ID is sent to Tambu as the club Chairperson.
- Members start joining
- Tambu gets hands on training on the process flow.



• Headaches

- The process is too complicated for Tambu and other women in the group e.g:
- For a new member to join one old member has to be demoted.
- Limit is 50 members per group

Marriage

- Tambu makes the monthly group contributions via MM.
- Withdrawal & Disbursement transaction are initiated to lend to group members or other recommended individuals.
- Monthly deposits continue to come through and are loaned out with the balance deposited into a bank account
- Profits and proceeds are shared equally using MM

Headaches

- The under the tree feel is taken away.
 - No sms confirmations to all Group Members
- No design for the illiterate and innumerate people

If CJM is implemented:

1. It allows for the company to understand the different segments of the economy identify the customers emotions and provide solutions. There is need to appreciate that not all savings clubs are the same.
2. Management need to appreciate that customer feedback is critical and must be treated as insights that can be used to improve the services.
3. One thing that is lacking on the savings club platform is the urgency in solving and creating the customer AHA- moments.
4. It provides an opportunity for employees and management to experience what customers go through every day.
5. We want customer to use SG platform, but without taking action on the pains and gains of the customer our value proposition may be the wrong one.
6. CJM will help in executing a business strategy on savings clubs including getting the dormant savings clubs to be active.

Q & A



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Thank You!



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